

## **2015 Financial Results for Health Insurance Companies in Maine**

### **(Detailed version)**

The following tables show Maine data reported by leading health insurers and health maintenance organizations (HMOs) that provide medical expense insurance in Maine. Data is shown separately for each of three market segments: Large Group (employers with more than 50 employees), Small Group (employers with 50 or fewer employees), and Individual (people who are not covered by an employer plan and buy coverage directly). The data does not include stop loss, accidental injury, specified disease, hospital indemnity, Medicare Supplement, disability income, long-term care or other limited benefit coverage. In some cases, companies in the same insurance group are presented together in one table. Grand totals are shown for each market segment and they include information for Long form filers and for Short form filers (those with smaller premium volume). However, the "Grand Totals" exclude the following data for Short form filers because they are not required to report it: Number of Covered Lives, Number of Member Months during the Year, Number of Contracts Issued during the Year, and Number of Contracts Issued during the Year Covering Policyholders that were Uninsured for the Prior 90 Days. While the Bureau checks this data for consistency with other reported information, we cannot vouch for the accuracy of the data.

Here is a list of the items contained in the tables below along with a description of the items:

- (1) Number of Covered Lives, Dec. 31: This is the number of people (including dependents) who were covered as of the end of the year.
- (2) Member Months during Year: This the sum of the number of people covered during each month during the year. One person covered for the whole year represents 12 member months.
- (3) Number of Contracts issued in 2015: This is the number of individual or group policies issued during the year and still in force at the end of the year.
- (4) Number of contracts issued in 2015 covering policyholders who were uninsured for the prior 90 days: This is the number of individual policies issued to previously uninsured individuals and the number issued to small groups that did not have a previous health plan in the prior 90 days. Some carriers were unable to report this data.
- (5) Premiums Earned: This is the amount paid for coverage during the year regardless of when it was paid. For example, premiums paid in December 2014 for coverage in January 2015 are included in 2015 premiums earned but premiums paid in December 2015 for coverage in January 2016 are not included.

(6) Claims Incurred: This is the amount paid for medical services provided during the year regardless of when it was paid. For example, claims paid in January 2015 for services provided in December 2014 are included in 2014 claims incurred but claims paid in January 2016 for services provided in December 2015 are included in 2015 claims incurred. Claims incurred are also shown as a percentage of premium. This is commonly called the “loss ratio” and is sometimes considered a measure of how good a value is received for the premium paid. However, it can be misleading. For example, an insurer that has healthier policyholders, on average, than another insurer may have a lower loss ratio even though it may charge less for similar coverage. Also, if the volume of business is small, experience is subject to random fluctuations.

(7) Increase in Policy Reserves: Policy reserves are held when future premiums are not expected to be sufficient to cover future claims. For example, some types of insurance policies have premiums based on the age when the policy was issued. Even though claims are expected to increase as the person ages, the premiums will not reflect this, so part of the premium in the early years is held in a reserve to cover later claims. This is generally not the case for medical expense insurance and therefore policy reserves are generally not a significant item.

(8) Administrative Expenses: This includes all expenses reported on the companies’ annual financial statement other than claims. Administrative expenses include office space, salaries, utilities, postage, office supplies, commissions, marketing, advertising, cost containment expenses, lobbying expenses, taxes (other than federal income tax), and other expenses. Cost containment expenses are expenses that reduce the amount of health care services provided, including utilization review, fraud prevention and detection, provider contracting, provider network development, smoking cessation programs, disease management programs, and case management.

(9) Underwriting Gain or (Loss): This is the amount of premium left over (or the shortfall) after claims and administrative expenses are paid and any needed increase is added to policy reserves. Underwriting gain differs somewhat from “profit” in that it does not reflect certain items, primarily income from investments, capital gains and losses, and federal income taxes.

(10) Premium per Member Month: This is the average monthly premium per person. It should be noted that policies vary widely with respect to features such as deductibles, copayments, policy limits, and restricted provider networks. Therefore comparing the average premium for different companies, products or market segments may be comparing “apples and oranges.” Also shown is the percentage increase (or decrease) from the prior year’s average premium. Here again, the comparison may reflect differing benefit levels. As rates increase, some employers and individuals increase their deductible or make other modifications to their policies in order to reduce the amount of the increase.

(11) Claims per Member Month: This is the average amount of monthly claims per person. Also shown is the percentage increase (or decrease) from the prior year’s average claims. The notes above concerning premium per member month apply

equally here. The actual trend in health care costs may be more than the trend in claims because the claims trend may reflect a reduction in benefit levels such as an increased deductible.

The Annual Report Supplements (945 Reports) for Maine's larger insurers is available on the Bureau of Insurance website. Here is the link: <http://www.maine.gov/pfr/insurance/reports/rule945reports.htm>.

## Large Group

Aetna (Aetna Health Inc. + Aetna Life Ins Co.)	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	16,761		15,796		14,025	
(2) Member Months During Year	190,710		177,392		170,326	
(3) Number of Contracts issued during year	9		1		4	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$67,699,182	100%	\$68,467,439	100%	\$69,775,934	100%
(6) Claims Incurred	\$51,564,480	76%	\$55,694,888	81%	\$53,345,488	76%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$17,050,405	25%	\$16,527,795	24%	\$21,645,372	31%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$915,703)	-1%	(\$3,755,244)	-5%	(\$5,214,926)	-7%
(10a) Premium per Member Month [(5)/(2)]	\$355		\$386		\$410	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-8%		-6%		-4%	
(11a) Claims per Member Month [(6)/(2)]	\$270		\$314		\$313	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-14%		0%		-6%	

<b>Anthem Health Plans of ME Inc.</b>	<b>2015 Amount</b>	<b>2015 % of Premium</b>	<b>2014 Amount</b>	<b>2014 % of Premium</b>	<b>2013 Amount</b>	<b>2013 % of Premium</b>
(1) Number of Covered Lives, Dec. 31	128,239		132,613		137,626	
(2) Member Months During Year	1,522,969		1,570,158		1,594,287	
(3) Number of Contracts issued during year	32		12		0	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$745,552,362	100%	\$730,135,456	100%	\$707,728,862	100%
(6) Claims Incurred	\$658,161,270	88%	\$635,449,458	87%	\$629,266,615	89%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$65,928,167	9%	\$65,507,761	9%	\$55,771,229	8%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$21,462,925	3%	\$29,178,237	4%	\$22,691,018	3%
(10a) Premium per Member Month [(5)/(2)]	\$490		\$465		\$444	
(10b) Premium Trend [(10a)/(10a prior year)-1]	5%		5%		3%	
(11a) Claims per Member Month [(6)/(2)]	\$432		\$405		\$395	
(11b) Claims Trend [(11a)/(11a prior year)-1]	7%		3%		4%	

<b>CIGNA Health and Life Ins Co.</b>	<b>2015 Amount</b>	<b>2015 % of Premium</b>	<b>2014 Amount</b>	<b>2014 % of Premium</b>	<b>2013 Amount</b>	<b>2013 % of Premium</b>
(1) Number of Covered Lives, Dec. 31	11,928		16,543		18,982	
(2) Member Months During Year	137,960		157,883		216,807	
(3) Number of Contracts issued during year	9		34		0	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$62,621,145	100%	\$85,925,264	100%	\$129,344,723	100%
(6) Claims Incurred	\$33,640,850	54%	\$61,959,646	72%	\$98,498,819	76%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$277,170	0%	(\$795,084)	-1%	\$3,248,909	3%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$28,703,125	46%	\$24,760,702	29%	\$27,596,995	21%
(10a) Premium per Member Month [(5)/(2)]	\$454		\$544		\$597	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-17%		-9%			
(11a) Claims per Member Month [(6)/(2)]	\$244		\$392		\$454	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-38%		-14%			

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPHC Ins Co.)	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	37,226		36,707		29,878	
(2) Member Months During Year	461,427		414,307		338,655	
(3) Number of Contracts issued during year	0		124		244	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$169,415,650	100%	\$148,973,546	100%	\$136,020,546	100%
(6) Claims Incurred	\$150,871,057	89%	\$126,150,665	85%	\$111,644,641	82%
(7) Increase in Policy Reserves	0	0	0	0	0	0%
(8) Administrative Expenses	\$29,019,048	17%	\$26,137,333	18%	\$22,243,741	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$10,474,455)	-6%	(\$3,314,452)	-2%	\$2,132,164	2%
(10a) Premium per Member Month [(5)/(2)]	\$367		\$360		\$402	
(10b) Premium Trend [(10a)/(10a prior year)-1]	2%		-10%		-4%	
(11a) Claims per Member Month [(6)/(2)]	\$327		\$304		\$330	
(11b) Claims Trend [(11a)/(11a prior year)-1]	7%		-8%		-5%	

Maine Community Health Options	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	487		71			
(2) Member Months During Year	7,076		328			
(3) Number of Contracts issued during year	336		66			
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0			
(5) Premiums Earned	\$1,861,844	100%	\$161,560	100%		
(6) Claims Incurred	\$1,143,351	61%	\$70,711	44%		
(7) Increase in Policy Reserves	\$176,189	9%	\$0	0%		
(8) Administrative Expenses	\$329,585	18%	\$28,672	18%		
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$212,719	11%	\$62,177	38%		
(10a) Premium per Member Month [(5)/(2)]	\$263		\$493			
(10b) Premium Trend [(10a)/(10a prior year)-1]	-47%					
(11a) Claims per Member Month [(6)/(2)]	\$162		\$216			
(11b) Claims Trend [(11a)/(11a prior year)-1]	-25%					



United Healthcare Ins Co.	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	1,913		2,446		2,523	
(2) Member Months During Year	22,882		28,988		29,141	
(3) Number of Contracts issued during year	48		144		36	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$11,756,520	100%	\$14,468,332	100%	\$13,432,698	100%
(6) Claims Incurred	\$8,477,268	72%	\$9,854,784	68%	\$10,208,610	76%
(7) Increase in Policy Reserves	\$128,789	1%	\$147,901	1%	\$153,962	1%
(8) Administrative Expenses	\$2,116,174	18%	\$2,705,578	19%	\$2,648,683	20%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$1,034,289	9%	\$1,760,069	12%	\$421,443	3%
(10a) Premium per Member Month [(5)/(2)]	\$514		\$499		\$461	
(10b) Premium Trend [(10a)/(10a prior year)-1]	3%		8%		2%	
(11a) Claims per Member Month [(6)/(2)]	\$370		\$340		\$350	
(11b) Claims Trend [(11a)/(11a prior year)-1]	9%		-3%		0%	

All Other Companies (Includes Short Form Filers)	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days						
(5) Premiums Earned	\$65,004,728	100%	\$2,439,666	100%	\$5,020,425	100%
(6) Claims Incurred	\$37,183,816	57%	\$2,618,760	107%	\$4,044,462	81%
(7) Increase in Policy Reserves	(\$74,811)	0%	\$27,105	1%	\$873,400	17%
(8) Administrative Expenses	\$676,624	1%	\$545,357	22%	\$845,398	17%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$27,219,099	42%	(\$751,556)	-31%	(\$742,835)	-15%
(10a) Premium per Member Month [(5)/(2)]						
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]						
(11b) Claims Trend [(11a)/(11a prior year)-1]						

Large Group Grand Totals (Includes Long and Short Form filers)	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	196,554		207,392		213,359	
(2) Member Months During Year	2,343,024		2,360,887		2,478,400	
(3) Number of Contracts issued during year	434		381		284	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$1,123,911,431	100%	\$1,054,737,065	100%	\$1,102,965,126	100%
(6) Claims Incurred	\$941,042,092	84%	\$894,095,415	85%	\$938,533,675	85%
(7) Increase in Policy Reserves	\$230,167	0%	(\$163,495)	0%	\$1,713,038	0%
(8) Administrative Expenses	\$115,397,173	10%	\$111,856,541	11%	\$118,434,748	11%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$67,241,999	6%	\$48,948,604	5%	\$44,283,665	4%
(10a) Premium per Member Month [(5)/(2)]	\$480		\$447		\$445	
(10b) Premium Trend [(10a)/(10a prior year)-1]	7%		0%		3%	
(11a) Claims per Member Month [(6)/(2)]	\$402		\$379		\$379	
(11b) Claims Trend [(11a)/(11a prior year)-1]	6%		0%		3%	

## Small Group

Aetna (Aetna Health Inc + Aetna Life Ins Co.)	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	13,419		16,002		16,002	
(2) Member Months During Year	182,157		202,497		202,497	
(3) Number of Contracts issued during year	88		342		342	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	33		52		52	
(5) Premiums Earned	\$74,937,246	100%	\$75,306,519	100%	\$75,306,519	100%
(6) Claims Incurred	\$49,555,737	66%	\$58,203,092	77%	\$58,203,092	77%
(7) Increase in Policy Reserves	\$660,961	1%	(\$1,745,686)	-2%	(\$1,745,686)	-2%
(8) Administrative Expenses	\$19,848,499	26%	\$18,104,521	24%	\$18,104,521	24%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$4,872,049	7%	\$744,592	1%	\$744,592	1%
(10a) Premium per Member Month [(5)/(2)]	\$411		\$372		\$372	
(10b) Premium Trend [(10a)/(10a prior year)-1]	11%		0%		7%	
(11a) Claims per Member Month [(6)/(2)]	\$272		\$287		\$287	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-5%		0%		-2%	

<b>Anthem Health Plans of ME Inc.</b>	<b>2015 Amount</b>	<b>2015 % of Premium</b>	<b>2014 Amount</b>	<b>2014 % of Premium</b>	<b>2013 Amount</b>	<b>2013 % of Premium</b>
(1) Number of Covered Lives, Dec. 31	20,643		23,366		33,390	
(2) Member Months During Year	263,568		341,749		437,475	
(3) Number of Contracts issued during year	78		127		1,507	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	54		13		423	
(5) Premiums Earned	\$121,167,877	100%	\$148,611,914	100%	\$179,718,804	100%
(6) Claims Incurred	\$96,368,947	80%	\$122,000,766	82%	\$141,967,970	79%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$17,745,408	15%	\$21,765,408	15%	\$23,613,098	13%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$7,053,522	6%	\$4,845,740	3%	\$14,137,736	8%
(10a) Premium per Member Month [(5)/(2)]	\$460		\$435		\$411	
(10b) Premium Trend [(10a)/(10a prior year)-1]	6%		6%		6%	
(11a) Claims per Member Month [(6)/(2)]	\$366		\$357		\$325	
(11b) Claims Trend [(11a)/(11a prior year)-1]	2%		10%		1%	

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPHC Ins. Co.)	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	27,265		29,452		29,997	
(2) Member Months During Year	337,433		343,562		341,187	
(3) Number of Contracts issued during year	0		300		2,007	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		42		119	
(5) Premiums Earned	\$125,289,384	100%	\$117,844,139	100%	123,184,756	100%
(6) Claims Incurred	\$100,176,810	80%	\$100,152,556	85%	98,503,519	80%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	0	0%
(8) Administrative Expenses	\$24,718,574	20%	\$24,776,792	21%	24,489,980	20%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$394,000	0%	(\$7,085,209)	-6%	191,257	0%
(10a) Premium per Member Month [(5)/(2)]	\$371		\$343		\$361	
(10b) Premium Trend [(10a)/(10a prior year)-1]	8%		-5%		-10%	
(11a) Claims per Member Month [(6)/(2)]	\$297		\$292		\$289	
(11b) Claims Trend [(11a)/(11a prior year)-1]	2%		1%		-1%	

Maine Community Health Options	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	8,637		1,499			
(2) Member Months During Year	48,898		13,093			
(3) Number of Contracts issued during year	5,413		903			
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	NA		NA			
(5) Premiums Earned	\$11,184,266	100%	\$4,799,619	100%		
(6) Claims Incurred	\$12,315,644	110%	\$6,233,639	130%		
(7) Increase in Policy Reserves	\$1,825,094	16%	\$0	0%		
(8) Administrative Expenses	\$7,223,621	65%	\$1,144,527	24%		
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$10,180,093)	-91%	(\$2,578,547)	-54%		
(10a) Premium per Member Month [(5)/(2)]	\$229		\$367			
(10b) Premium Trend [(10a)/(10a prior year)-1]	-38%					
(11a) Claims per Member Month [(6)/(2)]	\$252		\$476			
(11b) Claims Trend [(11a)/(11a prior year)-1]	-47%					

United Healthcare Ins Co.	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	413		466		545	
(2) Member Months During Year	5,263		5,731		5,522	
(3) Number of Contracts issued during year	35		61		65	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$2,704,072	100%	\$1,914,554	100%	2,960,057	100%
(6) Claims Incurred	\$1,791,780	66%	\$1,475,457	77%	1,951,100	66%
(7) Increase in Policy Reserves	\$27,618	1%	\$21,913	1%	29,794	1%
(8) Administrative Expenses	\$574,615	21%	\$405,885	21%	668,252	23%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$310,059	11%	\$11,299	1%	310,911	11%
(10a) Premium per Member Month [(5)/(2)]	\$514		\$334		\$536	
(10b) Premium Trend [(10a)/(10a prior year)-1]	54%		-38%		23%	
(11a) Claims per Member Month [(6)/(2)]	\$340		\$257		\$353	
(11b) Claims Trend [(11a)/(11a prior year)-1]	32%		-27%		22%	



All Other Companies	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days						
(5) Premiums Earned	\$32,763	100%	\$18,659	100%	1,442	100%
(6) Claims Incurred	\$8,324	25%	\$29,578	159%	0	0%
(7) Increase in Policy Reserves	(\$6,844)	-21%	(\$81)	0%	(87)	-6%
(8) Administrative Expenses	(\$25,751)	-79%	\$47,948	257%	31,258	2168%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$57,034	174%	(\$58,786)	-315%	(29,729)	-2062%
(10a) Premium per Member Month [(5)/(2)]						
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]						
(11b) Claims Trend [(11a)/(11a prior year)-1]						

Small Group Grand Totals (Includes Long and Short Form filers)	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	70,377		70,808		82,448	
(2) Member Months During Year	837,319		906,916		996,845	
(3) Number of Contracts issued during year	5,614		1,733		3,913	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	87		107		656	
(5) Premiums Earned	\$335,315,608	100%	\$348,486,269	100%	378,247,418	100%
(6) Claims Incurred	\$260,217,242	78%	\$289,358,561	83%	303,228,421	80%
(7) Increase in Policy Reserves	\$2,506,829	1%	(\$2,063,399)	-1%	1,537,659	0%
(8) Administrative Expenses	\$70,084,966	21%	\$66,300,595	19%	67,452,183	18%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$2,506,571	1%	(\$5,109,488)	-1%	6,029,155	2%
(10a) Premium per Member Month [(5)/(2)]	\$400		\$384		\$379	
(10b) Premium Trend [(10a)/(10a prior year)-1]	4%		1%		3%	
(11a) Claims per Member Month [(6)/(2)]	\$311		\$319		\$304	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-3%		5%		2%	

Aetna (Aetna Health Inc + Aetna Life Ins Co.)	2015 Amount	2015 % of Premium	2014Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	266		37		55	
(2) Member Months During Year	2,634		479		622	
(3) Number of Contracts issued during year	0		0		21	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		8	
(5) Premiums Earned	\$766,090	100%	\$294,291	100%	\$447,871	100%
(6) Claims Incurred	\$551,261	72%	\$476,134	162%	\$732,925	164%
(7) Increase in Policy Reserves	\$0	0%	(\$373,907)	-127%	\$290,597	65%
(8) Administrative Expenses	\$164,055	21%	\$49,928	17%	\$75,643	17%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$50,774	7%	\$142,136	48%	(\$651,294)	-145%
(10a) Premium per Member Month [(5)/(2)]	\$291		\$614		\$720	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-53%		-15%		61%	
(11a) Claims per Member Month [(6)/(2)]	\$209		\$994		\$1,178	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-79%		-16%		-45%	

Anthem Health Plans of ME Inc.	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	20,919		17,733		18,351	
(2) Member Months During Year	260,198		220,640		216,638	
(3) Number of Contracts issued during year	9,098		9,504		3,778	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		2,889	
(5) Premiums Earned	\$93,669,476	100%	\$77,456,640	100%	\$57,151,341	100%
(6) Claims Incurred	\$75,753,856	81%	\$74,682,909	96%	\$36,910,938	65%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$16,097,797	17%	\$15,234,102	20%	\$9,620,160	17%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$1,817,823	2%	(\$12,460,371)	-16%	\$10,620,243	19%
(10a) Premium per Member Month [(5)/(2)]	\$360		\$351		\$264	
(10b) Premium Trend [(10a)/(10a prior year)-1]	3%		33%		-10%	
(11a) Claims per Member Month [(6)/(2)]	\$291		\$338		\$170	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-14%		99%		-27%	

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPHC In. Co.)	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	1,263		307		2,862	
(2) Member Months During Year	13,995		3,116		39,119	
(3) Number of Contracts issued during year	0		1		2,237	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$7,721,558	100%	\$1,177,789	100%	\$25,135,432	100%
(6) Claims Incurred	\$5,725,739	74%	\$535,717	45%	\$22,189,596	88%
(7) Increase in Policy Reserves	0	0	0	0	0	0%
(8) Administrative Expenses	\$948,317	12%	\$173,072	15%	\$3,833,167	15%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$1,047,502	14%	\$469,000	40%	(\$887,331)	-4%
(10a) Premium per Member Month [(5)/(2)]	\$552		\$378		\$643	
(10b) Premium Trend [(10a)/(10a prior year)-1]	46%		-41%		0%	
(11a) Claims per Member Month [(6)/(2)]	\$409		\$172		\$567	
(11b) Claims Trend [(11a)/(11a prior year)-1]	138%		-70%		-1%	

Maine Community Health Options	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	56,982		37,885			
(2) Member Months During Year	688,723		376,936			
(3) Number of Contracts issued during year	38,009		25,754			
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	NA		NA			
(5) Premiums Earned	\$247,033,752	100%	\$167,296,082	100%		
(6) Claims Incurred	\$229,407,098	93%	\$119,722,514	72%		
(7) Increase in Policy Reserves	\$25,240,645	10%	\$0	0%		
(8) Administrative Expenses	\$47,491,549	19%	\$32,949,890	20%		
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$55,105,540)	-22%	\$14,623,678	9%		
(10a) Premium per Member Month [(5)/(2)]	\$359		\$444			
(10b) Premium Trend [(10a)/(10a prior year)-1]	-19%					
(11a) Claims per Member Month [(6)/(2)]	\$333		\$318			
(11b) Claims Trend [(11a)/(11a prior year)-1]	5%					

All other companies	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days						
(5) Premiums Earned	\$1,935,748	100%	\$2,136,662	100%	\$2,473,659	100%
(6) Claims Incurred	\$2,873,756	148%	\$996,275	47%	\$1,624,378	66%
(7) Increase in Policy Reserves	-\$2,313,055	-119%	\$767,402	36%	(\$44,922)	-2%
(8) Administrative Expenses	\$945,727	49%	\$303,751	14%	\$607,975	25%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$429,320	22%	\$69,234	3%	\$286,228	12%
(10a) Premium per Member Month [(5)/(2)]						
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]						
(11b) Claims Trend [(11a)/(11a prior year)-1]						

Individual Grand Totals (Includes Long and Short Form filers)	2015 Amount	2015 % of Premium	2014 Amount	2014 % of Premium	2013 Amount	2013 % of Premium
(1) Number of Covered Lives, Dec. 31	79,430		61,201		31,384	
(2) Member Months During Year	965,550		680,202		383,329	
(3) Number of Contracts issued during year	47,107		35,263		8,228	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		1		3,155	
(5) Premiums Earned	\$351,126,624	100%	\$266,408,011	100%	\$114,891,358	100%
(6) Claims Incurred	\$314,311,710	90%	\$211,860,427	80%	\$81,354,952	71%
(7) Increase in Policy Reserves	\$22,927,590	7%	(\$914,190)	0%	(\$31,622)	0%
(8) Administrative Expenses	\$65,647,445	19%	\$52,868,738	20%	\$22,365,034	19%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$51,760,121)	-15%	\$2,593,036	1%	\$11,202,994	10%
(10a) Premium per Member Month [(5)/(2)]	\$364		\$392		\$300	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-7%		31%		-7%	
(11a) Claims per Member Month [(6)/(2)]	\$326		\$311		\$212	
(11b) Claims Trend [(11a)/(11a prior year)-1]	5%		47%		-19%	